

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
The Money Source Inc.

In Re:
Alim R. Bowman

Debtor.



Order Filed on July 7, 2020
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-18610 SLM

Adv. No.:

Hearing Date: 6/10/2020 @ 10:00 a.m.

Judge: Stacey L. Meisel

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.**

DATED: July 7, 2020

A handwritten signature in cursive script, reading "Stacey L. Meisel".

Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtor: Alim R. Bowman

Case No: 18-18610 SLM

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Money Source Inc., Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 10 Harrison Ave, West Orange, NJ, 07052, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Herbert B. Raymond, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 19, 2020, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due June 2019 through June 2020 for a total post-petition default of \$30,600.16 (3 @ \$2,352.27, 5 @ \$2,356.23, 5 @ \$2,408.07, less suspense of \$278.15); and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor will make a lump sum payment of \$8,000.00 by June 30, 2020; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$22,600.16 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor will file a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2020, directly to Secured Creditor, The Money Source, Inc. 500 S. Broad St. Suite 100A, Meriden, CT 06450 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments, or lump sum payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Alim R. Bowman

Case No: 18-18610 SLM

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New Jersey

In re:
Alim R Bowman
Debtor

Case No. 18-18610-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2020.

db +Alim R Bowman, 10 Harrison Avenue, West Orange, NJ 07052-5912

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor THE MONEY SOURCE, INC. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor THE MONEY SOURCE, INC. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Herbert B. Raymond on behalf of Debtor Alim R Bowman herbertraymond@gmail.com,
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com
John R. Morton, Jr. on behalf of Creditor Flagship Credit Acceptance LLC
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor Flagship Credit Corporation ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Sherri Jennifer Smith on behalf of Creditor THE MONEY SOURCE, INC. nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8